

**Information to identify the case:**

Debtor 1	<b>James J. Scheib</b>	Social Security number or ITIN	<b>xxx-xx-7534</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>20-18210</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James J. Scheib

January 5, 2021

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James J. Scheib  
Debtor(s)

Case No. 20-18210-JSB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Jan 05, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2021:

Recip ID	Recipient Name and Address
db	+ James J. Scheib, 1995 Royal Blvd., Elgin, IL 60123-2530
29056521	+ Carmax Auto Finance, 12800 Tuckahoe Creek Pkwy., Richmond, VA 23238-1124

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: QFJKOKOSZKA.COM	Jan 06 2021 04:13:00	Frank J Kokoszka, Kokoszka & Janczur, P.C., 19 South LaSalle, Suite 1201, Chicago, IL 60603-1419
29056518	+ EDI: AIS.COM	Jan 06 2021 04:13:00	Cap One, Bankruptcy Department, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
29056519	+ EDI: CAPITALONE.COM	Jan 06 2021 04:13:00	Cap1/WMT, PO Box 30285, Salt Lake City, UT 84130-0285
29056520	EDI: CAPITALONE.COM	Jan 06 2021 04:13:00	Capital One Bank USA NA, PO Box 71083, Charlotte, NC 28272-1083
29056522	Email/PDF: creditonebknofications@resurgent.com	Jan 06 2021 00:35:18	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
29056523	EDI: DISCOVER.COM	Jan 06 2021 04:13:00	Discover Bank, Bankruptcy Department, PO Box 30943, Salt Lake City, UT 84130
29056524	Email/Text: PBNCNotifications@peritusservices.com	Jan 05 2021 23:37:00	Kohl's/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
29056525	+ Email/PDF: resurgentbknofications@resurgent.com	Jan 06 2021 00:31:59	LVNV Funding, PO Box 10587, Greenville, SC 29603-0587
29056526	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 06 2021 00:38:32	Merrick Bank, 10705 S. Jordan Gtwy. Ste. 200, South Jordan, UT 84095-3977
29056527	EDI: RMSC.COM	Jan 06 2021 04:13:00	SYNCB/AMAZON PLCC, PO Box 965015, Orlando, FL 32896-5015
29056998	+ EDI: RMSC.COM	Jan 06 2021 04:13:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
29056528	+ EDI: WTRRN BANK.COM	Jan 06 2021 04:13:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

District/off: 0752-1

User: admin

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Date Rcvd: Jan 05, 2021

Form ID: 318

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2021 at the address(es) listed below:

Name	Email Address
David M Siegel	on behalf of Debtor 1 James J. Scheib davidsiegelbk@gmail.com R41057@notify.bestcase.com;johnellmannlaw@gmail.com
Frank J Kokoszka	trustee@k-jlaw.com fkokoszka@ecf.axosfs.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3